

Monthly Mortgage Summary



Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending November 2011

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2012 License / Registration Renewal Reminders

The 2012 license/registration renewal period for existing mortgage brokers/processors, mortgage lenders, and mortgage loan originators began on November 1, 2011.

Important Reminders for All Existing Licensees/Registrants:

- ◆ Mortgage lenders, mortgage brokers, and mortgage loan originators seeking to renew their licenses/registrations for calendar year 2012 must do so by making applications on the NMLSR. Licensees/registrants that **DO NOT** plan to renew their existing Georgia license or registration can indicate this decision from the Renewals Tab once they have logged in to the NMLSR.
- ◆ **The deadline for renewal submission without incurring a late fee was Thursday, December 1, 2011.** Licensees/registrants making renewal applications after this date owe late renewal fees to the Department. Late fees and any outstanding fines owed to the Department must be paid through our secure website at: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html> before the renewal can be approved.
- ◆ If a mortgage license/registration is not renewed by December 31, 2011, it will expire by operation of law effective January 1, 2012.

Important Reminders for Mortgage Brokers and Mortgage Loan Originators:

- ◆ **Continuing Education (CE):** Mortgage brokers and mortgage loan originators that did not complete pre-licensing education in 2011 must obtain eight (8) hours of CE during calendar year 2011. Failure to obtain the appropriate continuing education hours prior to November 1, 2011, will result in the assessment of late CE fees by the Department. **Important Note:** CE courses **must** be reported through the Department's website (<https://bkgfin.dbf.state.ga.us/mbcedata.html>) to ensure compliance with Georgia CE requirements.
- ◆ **Mortgage loan originators who submit a renewal but do not have a current sponsor will not have their renewal application approved.**

Any questions about mortgage renewal process should be sent to the Department by e-mail to renewal@dbf.state.ga.us.

Georgia Residential Mortgage Act Fee Reminder

The \$10.00 per loan fees required by O.C.G.A. Section 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due **no later than March 1, 2012**, for residential mortgage loans closed during the period July 1, 2011, through December 31, 2011. A \$10.00 fee will be due if the loan is a residential mortgage loan as defined in the Georgia Residential Mortgage Act (GRMA), and if a security deed, a modification of a security deed or other form of modification of a security interest is recorded.

Financial institutions, mortgage licensees and registrants that act as the *collecting agent* (including brokers who table fund and collect the fee) must submit the fees and file the fee statement before the deadline to avoid fines.

Per Department Rule 80-5-1-.04(b), GRMA per loan fee reporting / remittance must be completed on-line through the Department's secure website. Reporting is required even if no residential mortgage loans were made and no fees are due. To avoid fines for failure to report / remit GRMA fees, reporting must be completed by the deadline noted above.

With the on-line payment process, the Department accepts either ACH drafts on a checking account or payments by Visa, MasterCard, AmericanExpress, or DiscoverCard credit cards. Reporting and fee payment must be done online from our secure website at: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>.

Mortgage Call Report Reminder

There is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Fourth quarter data (October 1 – December 31, 2011) must be filed through the NMLSR by February 14, 2012.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation. Any outstanding fines owed to the Department must be paid through our secure website at: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html>.

For more information about the requirements surrounding the MCR, please refer to the NMLSR website at: <http://mortgage.nationwidelicensingsystem.org/slr/common/mcr/Pages/default.aspx>.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- ◆ **Global Properties and Financial Services, LLC dba Prestige Mortgage Lending, Austell, GA (license# 19297)** - Order to Cease and Desist issued 10/12/2011 became final 11/11/2011.

ADMINISTRATIVE ACTIONS

Final Consent Orders

- ◆ **Academy Mortgage Corporation, Sandy, UT (license# 20505)** - Consent Order issued 11/08/2011 became final 11/08/2011.
- ◆ **Kessler, Jr., Adam Michael, Sandy, UT** - Consent Order issued 11/08/2011 became final 11/08/2011.
- ◆ **Shaw, John Duane, Sandy, UT** - Consent Order issued 11/08/2011 became final 11/08/2011.
- ◆ **Spearman, Gina W., Atlanta, GA (license# 28250)** - Consent Order issued 11/22/2011 became final 11/22/2011.

License Denials

MORTGAGE LOAN ORIGINATOR APPLICATIONS DENIED IN NOVEMBER 2011

IDNUM	NMLS#	NAME	CITY	ST	DENIED
32816	395916	Robert Bernard Laske	Ft. Lee	NJ	11/30/2011

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

- | | |
|--|---|
| 1 Licensee fined for Advertising | 187 Licensees fined for Mortgage Call Report Filed Late in NMLS |
| 1 Licensee fined for Books and Records | 2 Licensees fined for Failure to Perform Background Checks |
| 3 Licensees fined for Changes in Management | 17 Licensees fined for Continuing Education Data Filed Late |
| 1 Licensee fined for Failure to Report Violations/Discharges | 2 Licensees fined for Doing Business w/ Unlicensed Entity |
| 2 Licensees fined for Miscellaneous Other | |

MORTGAGE BROKER AND LENDER LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN NOVEMBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
19297	148841	BD	Global Properties and Financial Services, LLC	MABLETON	GA		11/11/2011	
22535	3360	BD	Panam Mortgage & Financial Services, Inc.	NEW YORK	NY			11/08/2011
14870	3014	LD	Pinnacle Mortgage Group, Inc. (Colorado)	LAKEWOOD	CO			11/15/2011
14051	159305	BD	Atlanta Mortgage Group	SUWANEE	GA			11/28/2011
21420	140453	BD	Today's Mortgages, LLC	CUMMING	GA			11/28/2011
24245	205338	BD	Ronald P. Reagan, Jr.	KENNESAW	GA			11/28/2011
11961	169647	BD	P & H Mortgage Services, Inc.	LAWRENCEVILLE	GA			11/29/2011
20541	167898	BD	Paradise Home Loans, Inc.	LILBURN	GA			11/29/2011

TOTAL: 8**MORTGAGE LOAN ORIGINATOR LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN NOVEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
26217	16686	OD	Edward Boback II	North Providence	RI			11/04/2011
26864	276646	OD	Gary Chad Shirley	canton	GA			11/04/2011
27165	200629	OD	Laurie Ann Warschoff Goldstein	Dunwoody	GA			11/04/2011
27656	20326	OD	Joseph Richard Batten	Jacksonville	FL			11/04/2011
27767	220335	OD	Barry Raymond Butcher	Macon	GA			11/04/2011
30418	7926	OD	Shawn Edward Dunnagan	Atlantic Beach	FL			11/04/2011
31379	29981	OD	Robert James MacArthur Tomlinson	Novi	MI			11/04/2011
31407	323915	OD	Benson Amir Shamow	Rochester	MI			11/04/2011
32433	159888	OD	David Paul Canon	Laurel	MD			11/04/2011
25490	3531	OD	Michele Elisabeth Esper	Brook Park	OH			11/10/2011
25953	180742	OD	Robert W Slocum	Athens	GA			11/10/2011
26389	202182	OD	Brian James Redmond	Lawrenceville	GA			11/10/2011
27006	16493	OD	Michael Paul Brownlee	MEDFORD	NJ			11/10/2011
27068	166834	OD	Brian Edward Sutherland	Suwanee	GA			11/10/2011
28040	23076	OD	Kal Akhtar Wayman	Atlanta	GA			11/10/2011
29135	35169	OD	Paul Alan Pierce	McRae	GA			11/10/2011
30278	347839	OD	Beau Thomas White	Alpharetta	GA			11/10/2011
30402	39750	OD	Brenda Marie Bushera	del valle	TX			11/10/2011
31355	376080	OD	Brett Anthony Granger	Clinton Twp	MI			11/10/2011
31840	393004	OD	Maggie Catherine Layton	Jacksonville	FL			11/10/2011
31860	371623	OD	David Enrique Vasquez	San Antonio	TX			11/10/2011
24761	37550	OD	Douglas Scott Cernek	Sparta	NJ			11/21/2011
28448	159467	OD	Michael Anthony Kowal	LAKE WORTH	FL			11/21/2011
31764	384033	OD	James Thomas Moore	El Dorado Hills	CA			11/21/2011
31796	392810	OD	Johnny O. Colquitt	Cleveland Heights	OH			11/22/2011
26857	260960	OD	Kevin J Sechrist	Kennesaw	GA			11/23/2011
27783	205112	OD	Theresa Lynn Garcia	Woodstock	GA			11/23/2011
29245	71779	OD	Donivon Demetreus Roberts	Meridian	ID			11/23/2011
24489	140667	OD	Bradley Shane Hartner	cumming	GA			11/28/2011
26866	40236	OD	Adrian Skiles	Suwanee	GA			11/28/2011
25406	167028	OD	Gary Dillon McGahee	Cairo	GA			11/29/2011
30445	168781	OD	Jenny Rebecca Howard	Lilburn	GA			11/29/2011
24945	252702	OD	Meredith Ann Thigpen	Greensboro	GA			11/30/2011
27832	213062	OD	Micole Sheneé Sudduth	Conyers	GA			11/30/2011
28641	211699	OD	Stephanie H. Katz	New York	NY			11/30/2011
30972	379601	OD	Cynthia M Worrell	Kennesaw	GA			11/30/2011
31077	323222	OD	James Robert Biel	South Lyon	MI			11/30/2011
32152	397748	OD	Ali Esna	Irvine	CA			11/30/2011

TOTAL: 38

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN NOVEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
25853	148630	O	Sheila Ann York	Menlo	GA	04/23/2010	11/04/2011
27727	4163	O	Janice Sue Kindel	Flower Mound	TX	05/21/2010	11/04/2011
25582	192508	O	Jennifer Leean Anglin	Cartersville	GA	07/30/2010	11/04/2011
27708	80171	O	Christopher Lee Freimuth	Keller	TX	05/21/2010	11/18/2011
28529	33365	O	Julie Noonan	Scottsdale	AZ	07/23/2010	11/18/2011
25030	215602	O	Chris Donald Rohr	Columbia	MO	11/04/2011	
27317	156559	O	Keith L. Helton, Sr.	Wrightsville	GA	11/04/2011	
28672	278986	O	Jason S. Dimes-Smith	Atlanta	GA	11/04/2011	
28965	291672	O	Anna Jeanette Jones	Dallas	GA	11/04/2011	
29353	281822	O	Joshua Brian Kurland	Buford	GA	11/04/2011	
31584	371376	O	Michael O. Collins	Buford	GA	11/04/2011	
31995	310279	O	Philmore Oliver Goodall	Atlanta	GA	11/04/2011	
32405	506725	O	Gregory Kummer	Philadelphia	PA	11/04/2011	
32558	690653	O	Robert Christopher Maloney	Charlotte	NC	11/04/2011	
32618	329759	O	Brian Michael Piotrowski	Turnersville	NJ	11/04/2011	
32636	305078	O	Ryan Michael Young	Hoschton	GA	11/04/2011	
32643	362470	O	Shirley Ann Morrow-Bates	Indianapolis	IN	11/04/2011	
32657	12961	O	Martin Brian Foigelman	Newport Beach	CA	11/04/2011	
32758	181175	O	Cheryl Jaremba	Parker	CO	11/04/2011	
32788	742931	O	Jeremy Lynn Norton	Flower Mound	TX	11/04/2011	
32797	740027	O	Steven Edward Yohler	Cumming	GA	11/04/2011	
32824	179606	O	Allen C. Zitting	Marlton	NJ	11/04/2011	
32838	186497	O	Johnny M. Wade	Greer	SC	11/04/2011	
32852	374200	O	Nicholas Michael Clark	San Ramon	CA	11/04/2011	
32868	780250	O	Avni Patel	Roswell	GA	11/04/2011	
32874	344168	O	Lawrence Preston Kavanagh	Robertsville	MO	11/04/2011	
32900	320559	O	Karen Jo Griffin	Albany	GA	11/04/2011	
32906	412380	O	Tami Kay Wood	Bonaire	GA	11/04/2011	
32949	813859	O	Stephen Alan May	Decatur	GA	11/04/2011	
32950	690315	O	Claudine Sloane Morris	Canton	GA	11/04/2011	
32972	630544	O	Jacqueline Barnett Cruce	Milledgeville	GA	11/04/2011	
32974	728276	O	Joshua Roger Pinnel	Elkins Park	PA	11/04/2011	
32986	284174	O	Daniel F. Clifton	Maitland	FL	11/04/2011	
32989	814715	O	Richard Baker Saint	Dallas	TX	11/04/2011	
32995	192377	O	Melanie Montesdeoca	Roswell	GA	11/04/2011	
32996	302170	O	Natalie D. Berry	Marietta	GA	11/04/2011	
32998	295086	O	Tania Marie Olling Walker	Centennial	CO	11/04/2011	
32999	15835	O	Sean Auburn Robbins	Medford	NJ	11/04/2011	
33004	820265	O	Justin Samuel Dove	Charlotte	NC	11/04/2011	
33005	299930	O	Matthew Ellsworth Garbett	Jacksonville	FL	11/04/2011	
33006	571458	O	Alisa Z. Gerevits	Jacksonville	FL	11/04/2011	
33007	820640	O	Megan Lee Meter	Charlotte	NC	11/04/2011	
33012	459149	O	John Brown	Shawnee	KS	11/04/2011	

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GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33015	519785	O	Erin Jo McSweeney	Newport	RI	11/04/2011	
33018	16712	O	Darius Saba	Land O' Lakes	FL	11/04/2011	
33019	381286	O	Anthony James Trott	Attleboro	MA	11/04/2011	
33021	172032	O	JOSEPH ALAN CARBONE	St. Augustine	FL	11/04/2011	
33022	285704	O	Xavier Patricio Flores	Atlanta	GA	11/04/2011	
33023	518568	O	Barry Thompson	Mt. Pleasant	SC	11/04/2011	
33024	369896	O	Joseph Matthew VanBuskirk	Philadelphia	PA	11/04/2011	
33032	266012	O	Christopher Alan Channell	Silver Spring	MD	11/04/2011	
33033	250332	O	Millicent Sue Durant	Zion	IL	11/04/2011	
33037	772954	O	Bradley David Bateh	Jacksonville	FL	11/04/2011	
33038	215031	O	Michael Wayne Duplantis	Woodstock	GA	11/04/2011	
33039	224424	O	Gina M. Moran	River Forest	IL	11/04/2011	
33040	216868	O	Lisa Ann Rockers	Overland Park	KS	11/04/2011	
33042	804014	O	Michael William Greenhaw	Bremen	GA	11/04/2011	
33043	30870	O	Roberta O'Dowd	Auburn Hills	MI	11/04/2011	
33044	787995	O	Michelle Baskett	Stockbridge	GA	11/04/2011	
33052	40443	O	Salvatore John Costa	Ronkonkoma	NY	11/04/2011	
33055	491541	O	Emmanuel Ogbodo	Acworth	GA	11/04/2011	
33056	822323	O	Joseph Patrick Walker	Rancho Cordova	CA	11/04/2011	
33057	167053	O	shari saba-shearsby	brentwood	TN	11/04/2011	
33067	710356	O	John Hillyer Bramblett	Smyrna	GA	11/04/2011	
33069	397467	O	Jessica Leighann Ethridge	Bowdon	GA	11/04/2011	
33070	448487	O	Nancy Hortman Greeson	Pendergrass	GA	11/04/2011	
33075	774972	O	Keith Warren Becker	Canton	MI	11/04/2011	
33077	775374	O	Jeffrey Allen Darish	South Rockwood	MI	11/04/2011	
33078	713787	O	Desiree Jacqueline Dial	Southfield	MI	11/04/2011	
33079	775353	O	Kimberly Nicole Ford	Northville	MI	11/04/2011	
33080	774869	O	Debra Lea Garrett	Roseville	MI	11/04/2011	
33081	813653	O	Michael Anthony Gonzalez	Phoenix	AZ	11/04/2011	
33083	781690	O	Rebekah Bernice Greenberg	Scottsdale	AZ	11/04/2011	
33084	493377	O	Gabrielle Klara Hauer	Vail	AZ	11/04/2011	
33085	775375	O	Jennifer Lynn Klayo	Clarkston	MI	11/04/2011	
33086	774683	O	Marcus Jared Kluczynski	Cleveland	OH	11/04/2011	
33087	775370	O	Ashia Juanita Lowder	Clinton Township	MI	11/04/2011	
33089	775430	O	Donald Scott McMillan	Madison Heights	MI	11/04/2011	
33090	823413	O	Rachelle Wilson Peddycoart	Acworth	GA	11/04/2011	
33093	201859	O	Ron Aguilar	Midvale	UT	11/04/2011	
33094	813649	O	Sarah Lynne Ahart	Scottsdale	AZ	11/04/2011	
33097	775342	O	Tracey Nichole Arnold	South Lyon	MI	11/04/2011	
33103	775440	O	Justin David Chace	Garden City	MI	11/04/2011	
33104	774644	O	Martina Michelle Chatmon	South Euclid	OH	11/04/2011	
33105	774651	O	Kevin Patrick Corrigan	Rocky River	OH	11/04/2011	
33106	775846	O	Heather Louise Dalakas	Medina	OH	11/04/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN NOVEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33108	774874	O	Andre Donielle Hall	Clinton Twp	MI	11/04/2011	
33110	774723	O	Christopher James Pfeiffer	Eastlake	OH	11/04/2011	
33113	775299	O	Clark David Shaw	Trenton	MI	11/04/2011	
33114	774953	O	Joseph Wayne Strepek	Canton	MI	11/04/2011	
33115	775420	O	Brandon Jacob Sundheimer	Farmington Hills	MI	11/04/2011	
33116	781862	O	Leo Sebastian Walker	Royal Oak	MI	11/04/2011	
33117	774859	O	Craig Stephen Wood	Seven Hills	OH	11/04/2011	
33120	775333	O	Dixie Ann Prinz	Wyandotte	MI	11/04/2011	
33124	813549	O	Amanda Suhail Bawab	Livonia	MI	11/04/2011	
33125	813552	O	Lydia Nassar Beydoun	Dearborn Heights	MI	11/04/2011	
33126	775825	O	Joseph William Caruso	Rocky River	OH	11/04/2011	
33128	775308	O	Joshua Lawrence Gay	Livonia	MI	11/04/2011	
33130	493331	O	Andrew Stephen Gron	Livonia	MI	11/04/2011	
33131	813655	O	Chad Edward Hall	Phoenix	AZ	11/04/2011	
33134	813574	O	Ryan Matthew Jean	Rockwood	MI	11/04/2011	
33136	781780	O	Jason John Jones	Royal Oak	MI	11/04/2011	
27680	159008	O	Felipe Castellanos	MARIETTA	GA	11/11/2011	
33013	746642	O	Mary Catherine Harris	Manchester	NJ	11/11/2011	
33016	213613	O	Anthony Paul	Jonesboro	GA	11/11/2011	
33020	399831	O	Clint T. Bonkowski	Pinckney	MI	11/11/2011	
33046	728014	O	Wayne Labron Spigner, Jr.	Jacksonville	FL	11/11/2011	
33072	831806	O	Jay Volles	Dawsonville	GA	11/11/2011	
33076	829081	O	Oscar Eduardo Cordon, Jr.	Chicago	IL	11/11/2011	
33091	824055	O	Michael Gene Terrell	Luthersville	GA	11/11/2011	
33101	713746	O	Aja Michelle Carmichael	Farmington hills	MI	11/11/2011	
33118	180000	O	Michelle Eby Forslund	Taylorsville	UT	11/11/2011	
33119	829094	O	Donald Samuel Littleton	Clarksville	MD	11/11/2011	
33121	823455	O	JESSICA MICHELLE SHERARD	Atlanta	GA	11/11/2011	
33123	710352	O	Amber J. Altman	Jacksonville Beach	FL	11/11/2011	
33127	174898	O	Bruce Alan Dorsey	Glen Burni	MD	11/11/2011	
33137	813642	O	Tyler Joseph Kinzig	Cleveland	OH	11/11/2011	
33138	813631	O	Anthony Joseph Lapso	North Royalton	OH	11/11/2011	
33140	813581	O	Lisa Leze Lulgjuraj	Washington Township	MI	11/11/2011	
33141	813582	O	Ross Andrew MacBeth	Rochester Hills	MI	11/11/2011	
33167	840151	O	Sabrina Rane Barr	Woodstock	GA	11/11/2011	
33184	824227	O	Yariv Cohen	Cherry Hill	NJ	11/11/2011	
33185	240022	O	David Maynadier Foreman	Norfolk	VA	11/11/2011	
33211	13052	O	BLAKE WILLIAM HAUGER	DUNWOODY	GA	11/11/2011	
27227	261979	O	Curtis Franklyn Luke	Conyers	GA	11/18/2011	
28353	216424	O	Nicholas Scott Tantanella	Atlanta	GA	11/18/2011	
31260	143219	O	James Allen Crockett	Carrollton	TX	11/18/2011	
32843	271213	O	Joshua Warren Parker	Parma Heights	OH	11/18/2011	
32914	28194	O	John Albert Alberici	Glenmoore	PA	11/18/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN NOVEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
32936	713740	O	Adam David Ball	Royal Oak	MI	11/18/2011	
32940	814711	O	Jennifer Renee Smith	Grapevine	TX	11/18/2011	
32973	639675	O	Kelly Harlan Greene	Charlotte	NC	11/18/2011	
33034	195805	O	Thurman Lee Killen	Baltimore	MD	11/18/2011	
33054	417738	O	Shawn Michael Menne	Philadelphia	PA	11/18/2011	
33068	805097	O	John David Crawford	Little Elm	TX	11/18/2011	
33073	390953	O	Karen Barfield Widner	Gainesville	GA	11/18/2011	
33092	774946	O	Wingyee Wong	Flushing	MI	11/18/2011	
33096	774594	O	Benjamin George Angelo	Cleveland	OH	11/18/2011	
33098	775156	O	Filemon Alexander Barba, III	Clinton Township	MI	11/18/2011	
33099	713743	O	Jason Taylor Bock	Royal Oak	MI	11/18/2011	
33129	813654	O	Anastacia Marie Goodman	Scottsdale	AZ	11/18/2011	
33142	813585	O	John Anthony Malone	Emmett	MI	11/18/2011	
33143	813588	O	Michelle Deanna Marmon	Clarkston	MI	11/18/2011	
33146	584248	O	Brett Thomas McGrew	Lincoln Park	MI	11/18/2011	
33147	813592	O	Michael Charles Minear	Livonia	MI	11/18/2011	
33150	774890	O	Scott Stuart Oliver	Plymouth	MI	11/18/2011	
33151	380576	O	Vicki Lynne Orritt	Phoenix	AZ	11/18/2011	
33154	591293	O	Carol L. Richard	New Haven	MI	11/18/2011	
33169	544324	O	John D. Casbon	Kennesaw	GA	11/18/2011	
33174	339303	O	Timothy Joseph Tallis	Ashland	MO	11/18/2011	
33179	813636	O	Megan Christine Gerlach	Cleveland Heights	OH	11/18/2011	
33187	508565	O	Tyler Joseph Harman	West Des Moines	IA	11/18/2011	
33190	813656	O	Shawna Lokelani Kawamoto	Fountain Hills	AZ	11/18/2011	
33191	375617	O	James Andrew Mansell	Boca Raton	FL	11/18/2011	
33193	797508	O	Stanley Clayton McHann, Jr.	Cumming	GA	11/18/2011	
33195	493329	O	Eric Tyrone Dorsey	Royal Oak	MI	11/18/2011	
33199	383476	O	Christopher Shane Scott	Elkins Park	PA	11/18/2011	
33204	824923	O	Steven Patrick Lemmon	Fort Worth	TX	11/18/2011	
33207	450804	O	Dawn Wiggins	Gainesville	GA	11/18/2011	
33213	830210	O	Shirlene Norde'	Mableton	GA	11/18/2011	
33217	138984	O	Amy Louise Fichter	Catonsville	MD	11/18/2011	
33218	774981	O	Nathan David Hickoff	Fenton	MI	11/18/2011	
33219	201354	O	Richard Andrew Laughrey	Overland Park	KS	11/18/2011	
33220	801945	O	Karen Ann Allen	Plano	TX	11/18/2011	
33221	233839	O	Paul Donald Barnett	Arlington	TX	11/18/2011	
33222	276495	O	Hyunsun Kay Brown	Cape Coral	FL	11/18/2011	
33223	677410	O	Devon Scott Casady	Columbia	MO	11/18/2011	
33227	713338	O	Melissa Jo Hart	Boise	ID	11/18/2011	
32925	169832	O	Lori Rosalie Rua	St Simons Island	GA	11/25/2011	
32971	36990	O	Jeff William Corsiatto	MIDDLETOWN	MD	11/25/2011	
33122	428337	O	Ingrid Elizabeth Peterson	Lakeville	MN	11/25/2011	
33186	58965	O	Robert Eugene Griffin, II	Dunwoody	GA	11/25/2011	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN NOVEMBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33205	304773	O	Christopher Joseph Moylan	Baltimore	MD	11/25/2011	
33225	168959	O	Denise Wolcott	Flowery Branch	GA	11/25/2011	
33233	185451	O	Lisa Reneau Wilson	Fort Worth	TX	11/25/2011	
33252	584251	O	Adam David Puhly	Grosse Pointe Park	MI	11/25/2011	

TOTAL: 176

MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS APPROVED OR REINSTATED IN NOVEMBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	UPGRADED
16563	158080	L	Custom Mortgage Services, Inc. *	ALPHARETTA	GA	06/15/2001	11/18/2011
32393	500019	B	Goodall Mortgage, LLC	ATLANTA	GA	11/04/2011	
32568	758532	B	Michael O. Collins	BUFORD	GA	11/04/2011	
32856	819916	B	Canopus Financial, LLC	EATONTON	GA	11/04/2011	
33025	198292	B	Clifton Financial Services, Inc	MAITLAND	FL	11/04/2011	
32943	690864	L	Online Mortgage Group LLC	FAIRFIELD	NJ	11/11/2011	
33010	787641	L	Kyanite Financial Business Services, Inc.	RESEARCH TRIANGLE PARK	NC	11/11/2011	
32354	167441	L	PMAC LENDING SERVICES, INC.	CHINO HILLS	CA	11/18/2011	

TOTAL: 8

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)

License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

LICENSE/REGISTRATION RENEWALS

A current listing of Georgia mortgage licenses/registrations that have been renewed for the 2012 licensing period can be found on our website from:

http://dbf.georgia.gov/vgn/images/portal/cit_1210/20/25/1791967552012MBRenewals.xls

This file (in Microsoft Excel format) will be updated on a weekly basis and reflects renewal of licenses/registrations that were in an approved status prior to November 1, 2011.

2012 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2012 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Years Day 2012	January 1st – Sunday Will be observed Monday, Jan 2 nd
Martin Luther King Jr.'s Birthday	January 16 th – Monday
Robert E. Lee's Birthday	January 19 th – Thursday Will be observed on Friday, November 23 rd
Washington's Birthday	February 20 th - Monday Will be observed on Monday, December 24 th
Confederate Memorial Day	April 26 th – Thursday Will be observed on Monday, April 23 rd
Memorial Day	May 28 th – Monday
Independence Day	July 4 th – Wednesday
Labor Day	September 3 rd – Monday
Columbus Day	October 8 th – Monday
Veterans' Day	November 12 th – Monday
Thanksgiving Day	November 22 nd – Thursday Lee's Birthday will be observed on Friday, November 23 rd
Christmas Day	December 25 th – Tuesday Washington's Birthday will be observed on Monday, Dec. 24 th



DBF Holiday Hours

The offices of the Department of Banking and Finance will be closed on Friday, December 23rd and Monday, December 26th in observance of State holidays. Our offices will also be closed on Monday, January 2nd for New Year's Day.

The Department wishes you and your family a wonderful Holiday Season!!

**Georgia Department of
Banking and Finance**

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dbf.georgia.gov

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

*Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

Our Motto is: "Safeguarding Georgia's Financial Services"

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This monthly publication highlights topics and activities pertaining to the Department's regulation of state-licensed or registered mortgage brokers, lenders and loan originators. It is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **Mortgage Summary**.

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